

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEBRASKA**

IN THE MATTER OF:)	BK. NO.	17-81595
)	(Chapter 13)	
Roberto Elizondo-Chavez)		
Catherine Ann Reid)	CHAPTER 13 PLAN	
)	AND	
Debtor(s).)	NOTICE OF RESISTANCE DEADLINE	

NOTICE TO CREDITORS AND DEBTORS

The Bankruptcy Court for the District of Nebraska enacts this Local Form Chapter 13 Plan [hereinafter “plan”] under the provisions contained in Rule 3015.1 of the Federal Rules of Bankruptcy Procedure. This form plan shall be used for all Chapter 13 plans filed on or after the effective date of Rule 3015.1.

If you oppose the plan’s treatment of your claim or any provision of this plan, you or your attorney must file an objection to this plan no later than the date designated in the attached Notice of Resistance Deadline. The Bankruptcy Court may confirm or approve this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

You must file a timely proof of claim in order to be paid under this plan.

In this District, the amount set forth in the claim controls the amount to be paid to a creditor. The value of the collateral set forth in the claim controls the amount to be paid subject to the right of the debtor to object to the claim amount and/or the valuation of the collateral in the claim. Avoidance of security interests or liens must be done by motion or adversary proceeding as appropriate. Interest is paid to secured creditors in the amount and from the date specified in the plan.

The Debtor acknowledges that the plan does NOT INCLUDE provisions through which the plan ALONE would limit the amount of a secured claim or the value of collateral. The Debtor acknowledges that such limit on the amount of the claim or the value of the collateral shall be raised by objection to the claim.

The Debtor acknowledges that the plan does NOT INCLUDE provisions through which the plan ALONE would avoid a security interest or lien. The Debtor acknowledges that avoidance of a security interest or lien or the stripping of a lien shall be raised by motion or adversary proceeding as appropriate.

This plan requires that all nonstandard provisions be set forth in PART 11 of the plan and use of PART 11 must be identified by checking the box below.

DEBTORS MUST CHECK ONE BOX BELOW TO STATE WHETHER NONSTANDARD PROVISIONS ARE OR ARE NOT CONTAINED IN PART 11 OF THIS PLAN. IF THE BOX IS CHECKED AS “NOT INCLUDED” OR IF BOTH BOXES ARE CHECKED, THE PROVISIONS CONTAINED IN PART 11 WILL BE INEFFECTIVE.

Nonstandard provisions, set out in Part 11	X	Included		Not included
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PART 1. PAYMENTS

The Debtor or Debtors (hereinafter called “Debtor”) submits to the Standing Chapter 13 Trustee all projected disposable income to be received within the applicable commitment period of the plan. The payment schedule is as follows:

A. Monthly Payment Amount (include any previous payments)	B. Number of payments	Base Amount (A X B)
	Various/Payments made to date--->	
\$320	60	\$19,200

Total Plan Base Amount: \$19,200

The payment shall be withheld from the Debtor's paycheck: Yes: _____ No: X

Employee's name from whose check the payment is deducted: See Part 11 (a)

Employer's name, address, city, state, phone: See Part 11 (a)

Debtor is paid: Monthly ☐ Twice Monthly ☐ Weekly ☐ Biweekly ☐ Other [X] See Part 11 (a)

This plan cures any arrearage in payments to the Chapter 13 Trustee under any prior plan in this case.

NOTE: PLAN PAYMENTS TO THE TRUSTEE MUST BEGIN IMMEDIATELY FOR PLANS REQUIRING PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS OR LEASE PAYMENTS. IN THOSE CASES PROVIDING FOR EMPLOYER DEDUCTIONS, THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE BY MONEY ORDER OR CASHIER'S CHECK UNTIL THE EMPLOYER DEDUCTION BEGINS. IN CASES WITHOUT PRE-CONFIRMATION PAYMENTS, PLAN PAYMENTS MUST COMMENCE WITHIN 30 DAYS OF FILING OF THE PETITION. THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE UNTIL THE EMPLOYER DEDUCTION BEGINS.

PART 2. ORDER OF PAYMENT OF CLAIMS

Applicable Trustee fees shall be deducted pursuant to 28 U.S.C. § 586(e). Claims shall be paid in the following order; and, unless otherwise provided, claims within each class shall be paid pro rata:

1. Pre-confirmation payments for adequate protection or leases of personal property;
2. Minimum monthly payments to secured creditors listed in PART 6 of this plan, minimum arrearage payments and regular executory contract payments due on Executory Contracts and Leases in PART 7 of this plan, and minimum monthly payments on arrearages on 11 U.S.C. § 507(a)(1)(A) priority domestic support claims in PART 5(B) of this plan [**NOTE: IF THERE ARE NO MINIMUM ARREARAGE PAYMENTS OR REGULAR EXECUTORY CONTRACT PAYMENTS DESIGNATED IN THE PLAN, THOSE MONIES WILL BE DISTRIBUTED UNDER # 3 ON ATTORNEY FEES**];
3. The Debtor's attorney's fees and costs as approved by the Court [**NOTE: DEBTOR'S COUNSEL SHOULD NOT DESIGNATE A PER MONTH PAYMENT FOR ATTORNEY FEES. UNDER THIS ORDER OF PAYMENTS ALL FUNDS WILL BE CODED FOR ATTORNEY FEES AFTER THE BEFORE DISCUSSED MINIMUM MONTHLY PAYMENTS AND EXECUTORY CONTRACT PAYMENTS**];
4. After payments of the previously listed amounts in (1) through (3) above, additional funds will be distributed prorata to secured claims in **PART 6**, arrearages on Executory Contracts and Leases in **PART 7** of this plan and domestic support claims under 11 U.S.C. § 507(a)(1)(A) in **PART 5(B)** of this plan;
5. Other administrative expense claims under 11 U.S.C. § 503 and Chapter 7 Trustee compensation allowed under 11 U.S.C. § 1326(b)(3);
6. Other priority claims in 11 U.S.C. § 507(a) including post-petition tax claims allowed under 11 U.S.C. § 1305;
7. Payments on co-signed unsecured claims listed in **PART 8** of this plan;
8. General Unsecured Claims.

PART 3. §1326(A) PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS & LEASE PAYMENTS

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee to the below listed creditors without entry of an order of the Court. The Debtor proposing pre-confirmation payments will **immediately** commence plan payments to the Trustee. Creditors must file a timely proof of claim to receive payment. Payments by the Trustee shall commence to these creditors within 30 days of the filing of the proof of claim unless the Trustee does not have funds available within 7 working days prior to the end of the 30-day period. Post-confirmation payments are provided for below in **PARTS 6 and 7** of this plan.

Creditor's Name and Full Address		Last Four Digits of Account Number	Date of Next Payment Due	Payment Amount
N/A	N/A	N/A	N/A	N/A

PART 4. ADMINISTRATIVE CLAIMS

Trustee fees shall be deducted from each payment received by the Trustee.

Neb. R. Bankr. P. 2016-1(A)(4) and Appendix "K" provide for the maximum allowance of Chapter 13 attorney fees and expenses [Standard Allowable Amount "SAA"] which may be included in a Chapter 13 Plan. Additional fees or costs in excess of this amount must be approved through the "ALC" Fees process or a separate fee application. Fees and costs requested for allowance are as follows:

"SAA" Fees Requested	Fees Received Prior to Filing	Balance of "SAA" Fees to be Paid in Plan
\$3,700.00	\$637.00	\$3,063.00
"SAA" Costs Requested	Costs Received Prior to Filing	Balance of "SAA" Costs to Be Paid in Plan
\$200.00	\$0.00	\$200.00

PART 5. PRIORITY CLAIMS

11 U.S.C. § 1322(a) provides that all claims entitled to priority under 11 U.S.C. § 507(a) shall be paid in full in deferred cash payments unless the holder of a particular claim agrees to a different treatment of such claim except for a priority claim under 11 U.S.C. § 507(a)(1)(B). It is further provided that any and all pre-petition penalties, and post-petition penalties and interest, which have attached or will be attached to any such claim, shall be treated as a general unsecured claim and not entitled to priority. Such claims are as follows:

A. Domestic Support Obligations

☒ **None.** If "None" is checked, the rest of § 5(A) need not be completed or reproduced.

B. Arrearages Owed to Domestic Support Obligation Holders Under 11 U.S.C. § 507(a)(1)(A)

☒ **None.** If "None" is checked, the rest of § 5(B) need not be completed or reproduced.

C. Domestic Support Obligations Assigned To Or Owed to A Governmental Unit Under 11 U.S.C. § 507(a)(1)(B)

☒ **None.** If "None" is checked, the rest of § 5(C) need not be completed or reproduced.

D. Priority Tax Claims Including Post-Petition Tax Claims Allowed Under 11 U.S.C. § 1305

☒ **None.** If "None" is checked, the rest of § 5(D) need not be completed or reproduced.

E. Chapter 7 Trustee Compensation Allowed under 11 U.S.C. § 1326(b)(3)

☒ **None.** If "None" is checked, the rest of § 5(E) need not be completed or reproduced.

F. Other Priority Claims: Provisions for treatment in Part 11 of plan.

PART 6. SECURED CLAIMS

A. Home Mortgage Claims

(including claims secured by real property which the debtor intends to retain)

- 1) ☐ None.
- 2) Unless otherwise provided in this plan, Debtor shall pay all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due beginning with the first due date after the case is filed and such creditor shall retain any lien securing its claim. Any pre-petition arrearage shall be paid through this Chapter 13 plan with interest as provided below. The amount of pre-petition arrears is determined by the proof of claim, subject to the right of the Debtor to object to the amount set forth in the claim.

Name of Creditor	Property Description	Estimated Pre-petition Arrearage	Pre-confirmation Interest Rate & Dollar Amount Limit, If Any		Post Confirmation Interest Rate	Minimum Monthly Payment Amount on Pre-Petition Arrears	Total Payments on Pre-Petition Arrears Plus Interest
Seterus, Inc	Personal Residence	\$8,076	3.63%		3.63%		\$8,900

- B. Post-Confirmation Payments to Creditors Secured by Personal Property.** Post -confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (1) and (2):

- 1) **Secured Claims to which § 506 is NOT applicable:**
- 2) **Secured Claims to which § 506 is applicable:**
 - a. ☐ None.
 - b. Claims listed in this subsection are debts secured by personal property not described in the prior paragraph of this plan, 6(B)(1)(b). These claims will be paid either the value of the secured property or the amount of the claim, whichever is less, with interest as provided below. The portion of a claim that exceeds the value of the secured property will be treated as an unsecured claim. In this District, the value of the secured property is determined by the proof of claim, subject to the right of the Debtor to object to such valuation.

Name of Creditor	Property Description	Estimated Claim Amount	Pre-confirmation Interest Rate & Dollar Amount Limit, If Any	Post Confirmation Interest Rate	Minimum Monthly Payment Amount	Total Payments Plus Interest
Nebraska Furniture Mart	Misc. items from NFM	\$591	6.25%	6.25%	\$0	\$697
		\$0	5.75%	5.75%	\$0	\$0

C. Surrender of Property

- 1) ☒ None. *If "None" is checked, the rest of § 6(C) need not be completed or reproduced.*

D. Lien Avoidance and Lien Stripping

- 1) ☐ None.
2) **In this District, avoidance of security interests or liens must be done by motion or adversary proceeding as appropriate.**
3) The Debtor shall file a Motion or Adversary Proceeding to Avoid the lien of the following creditors:

	Name of Creditor	Amount Owed	Property Upon Which Debtor Will Seek to Avoid Lien
1	Portfolio Recovery Associates, LLC	\$1,089	Personal Residence

PART 7. EXECUTORY CONTRACTS/LEASES

- A.** The Debtor assumes the executory contract/lease referenced below and provides for the regular contract/lease payment to be included in the Chapter 13 plan. All other executory contracts and unexpired leases are rejected. Any pre-petition arrearage will be cured in monthly payments as noted below:

- B.** Check One

- 1) ☒ None. *If "None" is checked, the rest of § Part 7 need not be completed or reproduced.*
2) ☐ Assumed Items:

PART 8. CO-SIGNED UNSECURED DEBTS

- A.** ☒ None. *If "None" is checked, the rest of § Part 8 need not be completed or reproduced.*

PART 9. UNSECURED CLAIMS

- A.** See Part 11 (g)

PART 10. ADDITIONAL PROVISIONS

- A.** If there are no resistances/objections to confirmation of this plan or after all objections are resolved, the Court may confirm the plan without further hearing.
- B.** Property of the estate, including the Debtor's current and future income, shall revert in the Debtor at the time a discharge is issued, and the Debtor shall have the sole right to use and possession of property of the estate during the pendency of this case.
- C.** In order to obtain distributions under the plan, a creditor must file a proof of claim no later than 70 days after the filing of the petition except as provided in Rule 3002(c) of the Federal Rules of Bankruptcy Procedure.
- D.** Unless otherwise provided in this plan or ordered by the Court, the holder of each allowed secured claim provided for by the Plan shall retain its lien securing such claim as provided in 11 U.S.C. § 1325(a)(5)(B).

- E. After the bar date to file a proof of claim for non-governmental units passes, limited notice/service is approved for all post confirmation pleadings. Pleadings shall include applications for fees, amended plans and motions. Pleadings shall be served on all parties in interest. For purposes of this limited notice provision, a party in interest is a party whose interest is directly affected by the motion, a creditor who has filed a proof of claim, a party who has filed a request for notice, any governmental agency or unit that is a creditor and all creditors scheduled as secured or priority creditors. Any pleading filed with limited notice shall include a certificate of service specifically stating it was served with limited notice on all parties in interest pursuant to Neb. R. Bankr. P. 9013-1(E)(1). Failure to comply shall result in deferral of the motion until a proper certificate of service is filed.

PART 11. NONSTANDARD PROVISIONS

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this Local Form Plan or deviating from it. **Nonstandard provisions set out elsewhere in this plan are ineffective and void.**

The following plan provisions will be effective only if there is a check in the box "included" at the end of the opening **Notice to Creditors and Debtors** of this plan.

Part 11 (a)

Employee's name whose payroll is deducted:

Debtor:

Co-Debtor:

Employer's name, address, city, state, phone:

Roberto Elzondo-Chavez
Stone Masters, 902
South St., Gretna, NE
68028

Special Note: 1. The Trustee shall only implement an employer withholding if specific employer name is listed above.

Debtor is paid:

Weekly

Co-debtor is paid:

Part 11 (b)

[X] N/A.

Part 11 (c)

Domestic Support Obligations

N/A

Part 11 (d)

Arrearages Owed to Domestic Support Obligation Holders Under 11 U.S.C. § 507(a)(1)(A)

N/A

Part 11 (e)

Domestic Support Obligations Assigned To Or Owed To a Governmental Unit Under 11 U.S.C. § 507(a)(1)(B)

N/A

Part 11 (f)

N/A

Part 11 (g) UNSECURED CLAIMS

The unsecured creditors shall be classified pursuant to Bankruptcy Code Sec. 1322(b)(1) in the following manner:

Unsecured creditor class 1:

Description/treatment of sub-class: N/A

N/A

Name of Creditor	Estimated Amount	Contract Rate of Interest	Total Due

Unsecured creditor class 2:

All remaining allowed unsecured claims shall be paid prorata of all remaining funds.

Part 11 (h) OTHER MISCELLANEOUS PROVISIONS TO PLAN:

NOTICE OF RESISTANCE DEADLINE

ANY RESISTANCE TO THIS PLAN OR REQUEST FOR A HEARING MUST BE FILED IN WRITING WITH THE BANKRUPTCY CLERK'S OFFICE (SEE ORIGINAL NOTICE OF BANKRUPTCY FOR ADDRESS) AND SERVED ON THE ATTORNEY FOR THE DEBTOR AT THE ADDRESS LISTED BELOW (OR SERVED ON THE DEBTOR, IF NOT REPRESENTED BY AN ATTORNEY), ON OR BEFORE:

(USE OPTION A OR B – AND CHECK ONE OF THE BOXES – SEE LOCAL COURT RULES)

A. ☐ 14 DAYS AFTER THE CONCLUSION OF THE MEETING OF CREDITORS

OR

☒ 1/2/2018 (USE A CALENDAR DATE WHICH IS AT LEAST 21 DAYS AFTER THE
THE DATE THE THE PLAN IS FILED WITH THE COURT)

IF A TIMELY RESISTANCE OR REQUEST FOR A HEARING IS FILED AND SERVED, THE BANKRUPTCY COURT WILL HANDLE THE RESISTANCE IN ACCORDANCE WITH NEB. R. BANKR. P. 3015-2. IF THERE ARE NO OBJECTIONS TO THE PLAN AS FILED, THE COURT MAY CONFIRM THE PLAN WITHOUT FURTHER HEARING.

CERTIFICATE OF SERVICE

On 12/4/2017 the undersigned mailed a copy of this plan to all creditors, parties in interest and those requesting notice by regular United States mail, postage prepaid. The parties to whom notice was mailed are either listed below or on the attached mailing matrix. The undersigned relies on the CM/ECF system of the United States Bankruptcy Court to provide service to the following: Kathleen A. Laughlin, Standing Chapter 13 Trustee, District of Nebraska.

Dated: 12/4/2017

Debtor(s)

By: /s/ John T. Turco

John T. Turco, #19143

John T. Turco & Associates, P.C., L.L.O.

2580 South 90th St.

Omaha, NE 68124

Telephone: (402) 933-8600

Fax number: (402) 934-2848

John.Turco@JohnTurcoLaw.com

Attorney for Debtor(s)

By filing this document, the Attorney for the Debtor(s) or the Debtor(s) themselves, if not represented by an attorney certify(ies) that wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Chapter 13 Plan for the United States Bankruptcy Court for the District of Nebraska, other than any nonstandard

Accredited Collection Service, Inc.
PO Box 27238
Omaha, NE 68127

Alcoa Billing Center
3429 Regal Dr
Alcoa, TN 37701

Barry Gretchen Reid
902 Laria Cir
Papillion, NE 68046

Capital One NA
c/o Becket and Lee LLP
POB 3001
Malvern, PA 19355-0701

Cbs Inc
Po Box 318
Fremont, NE 68025

CHI Health Business Office
2301 N 117th Ave
Ste 100
Omaha, NE 68164

Chicago Title Company
2533 N 117th Ave
Omaha, NE 68164-3979

Children s Hospital Medical Center
PO Box 952806
Saint Louis, MO 63195-2806

Children s Hospital Medical Center
8200 Dodge St
Omaha, NE 68114

Children s Physicians
PO Box 952806
Saint Louis, MO 63195-2806

Citibank/Best Buy
Centralized Bk/Citicorp Credit Srvs
Po Box 790040
St Louis, MO 63179

CMRE Financial Services, Inc.
3075 E. Imperial Hwy 200
Brea, CA 92821-6753

Coast Professional Inc
4273 Volunteer Rd
Geneseo, NY 14454

Credit Bureau Services, Inc.
PO Box 318
Fremont, NE 68026

Creighton Prep
7400 Western Ave
Omaha, NE 68114

DCI Credit Services, Inc
1024 K Street
Lincoln, NE 68508

Department of Education
Office of General Counsel
400 Maryland Avenue SW
Washington, DC 20202-0008

Emergency Physician Associates
PO Box 740023
Cincinnati, OH 45274

FedLoan Servicing
Attention: Bankruptcy
Po Box 69184
Harrisburg, PA 17106

FedLoan Servicing
Po Box 69184
Harrisburg, PA 17106-9184

First Bank Puerto Rico
Attn: Bankruptcy
9795 S Dixie Hwy
Pinecrest, FL 33156

General Service Bureau
Attn: Bankruptcy
Po Box 641579
Omaha, NE 68164

HCFS Healthcare Financial Services LLC
Alcoa Billing Center
3429 Regal Dr
Alcoa, TN 37701

Home Depot
PO Box 78011
Phoenix, AZ 85062-8011

Internal Revenue Service
Centralized Insolvency Operation
P.O. Box 7346
Philadelphia, PA 19101-7346

Irish Taylor Dental, LLC
South Omaha Dental
4843 S 24 St
Omaha, NE 68107

JC Christensen Associates, Inc.
PO Box 519
Sauk Rapids, MN 56379

Jonathon Burford
Kozeny McCubbin
12400 Olive Blvd, Ste. 555
Saint Louis, MO 63141

Kohls/Capital One
Kohls Credit
Po Box 3043
Milwaukee, WI 53201

Kristi Peterso MD
10701 S 72nd St Ste 100
Papillion, NE 68046

Midlands Hospital
11111 S. 84th St.
Papillion, NE 68046

Midwest Anesthesia PC
Attn: Patient Accounting
1439 E 23rd St
Fremont, NE 68025

National Account Syste
Po Box 45767
Omaha, NE 68145

National Account Systems of Omaha
PO Box 45767
Omaha, NE 68145

National Service Bureau, Inc
Po Box 747
Bothwell, WA 98041

Nebraska Department of Revenue
Attn: Bankruptcy Unit
P.O. Box 94818
Lincoln, NE 68509-4818

Nebraska Furniture Mart
PO Box 3000
Omaha, NE 68103

Nebraska Iowa Radiology Consultants
PO Box 4290
Omaha, NE 68104

Nebraska Medicine
988140 Nebrasksa Medical Center
Omaha, NE 68198-8095

Nebraska Medicine
988095 Nebraska Medical Center
Omaha, NE 68198-8095

New Centurty Physicians of Nebraska, LLC
6681 Country Club Drive
Minneapolis, MN 55427

Phoenix Financial Services
PO Box 361450
Indianapolis, IN 46236-1450

Phoenix Financial Services. Llc
Po Box 361450
Indianapolis, IN 46236

Portfolio Recovery
Po Box 41067
Norfolk, VA 23541

Portfolio Recovery Associates, LLC
Po Box 12914
Norfolk, VA 23541

PRA Receivables Mannagement LLC
Po Box 41021
Norfolk, VA 23541

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Hornick LLC
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Suite 511
Sioux Falls, SD 57104

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Catherine Ann Reid
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Sarpy County Attorney
1210 Golden Gate Dr
Papillion, NE 68046

Sarpy County Treasurer
1210 Golden Gate Dr
Papillion, NE 68046

Seterus Inc
14523 Sw Millikan Way St
Beavertton, OR 97005

Summit Dental
1105 Howard St Ste 00
Omaha, NE 68102-2841

Target
C/O Financial Retail Srvs
Mailstopn BT POB 9475
Minneapolis, MN 55440

TekCollect Inc
Po Box 1269
Columbus, OH 43216

The Urology Center PC
111 S 90 St
Omaha, NE 68114

Transworld System Inc
2235 Mercury Way
Ste 275
Santa Rose, CA 95407

United Recovery Systems, LP
PO Box 722910
Houston, TX 77272-2910

University of Nebraska Omaha
c/o Daniel Johnson
Seville Square II Ste 205
14710 West Dodge Road
Omaha, NE 68154

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United States Department of Justice
Judiciary Center Building
555 Fourth Street, NW
Washington, DC 20530

US Attorney s Office
1620 Dodge Street, Suite 1400
Omaha, NE 68101

US Dep Ed
PO Box 5609
Greenville, TX 75403

Usaa Svg Bk
Attn: Bankruptcy
10750 Mcdermott Freeway
San Antonio, TX 78288

Van Ru Credit Collection
PO Box 1366
Des Plaines, IL 60017

Weeder Pediatric Dentistry
9825 Giles Rd Suite A/B
La Vista, NE 68128